

# **SNAPSHOT of HOME Program Performance--As of 12/31/10** **Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **St. Louis County Consortium**

State: **MN**

PJ's Total HOME Allocation Received: **\$13,702,478**

PJ's Size Grouping\*: **C**

PJ Since (FY): **1992**

| Category                                                         | PJ              | State Average          | State Rank             | Nat'l Average   | Nat'l Ranking (Percentile):* |                |         |
|------------------------------------------------------------------|-----------------|------------------------|------------------------|-----------------|------------------------------|----------------|---------|
|                                                                  |                 |                        |                        |                 | Group                        | C              | Overall |
| <b>Program Progress:</b>                                         |                 | PJs in State: <b>6</b> |                        |                 |                              |                |         |
| % of Funds Committed                                             | <b>100.00</b> % | <b>96.26</b> %         | <b>1</b>               | <b>96.48</b> %  | <b>100</b>                   | <b>100</b>     |         |
| % of Funds Disbursed                                             | <b>99.37</b> %  | <b>90.93</b> %         | <b>1</b>               | <b>89.00</b> %  | <b>94</b>                    | <b>96</b>      |         |
| Leveraging Ratio for Rental Activities                           | <b>6.03</b>     | <b>10.99</b>           | <b>1</b>               | <b>4.81</b>     | <b>100</b>                   | <b>100</b>     |         |
| % of Completed Rental Disbursements to All Rental Commitments*** | <b>100.00</b> % | <b>96.68</b> %         | <b>1</b>               | <b>83.25</b> %  | <b>100</b>                   | <b>100</b>     |         |
| % of Completed CHDO Disbursements to All CHDO Reservations***    | <b>81.01</b> %  | <b>74.85</b> %         | <b>3</b>               | <b>70.99</b> %  | <b>58</b>                    | <b>63</b>      |         |
| <b>Low-Income Benefit:</b>                                       |                 |                        |                        |                 |                              |                |         |
| % of 0-50% AMI Renters to All Renters                            | <b>86.21</b> %  | <b>88.44</b> %         | <b>5</b>               | <b>81.75</b> %  | <b>54</b>                    | <b>58</b>      |         |
| % of 0-30% AMI Renters to All Renters***                         | <b>64.66</b> %  | <b>56.57</b> %         | <b>3</b>               | <b>45.84</b> %  | <b>78</b>                    | <b>82</b>      |         |
| <b>Lease-Up:</b>                                                 |                 |                        |                        |                 |                              |                |         |
| % of Occupied Rental Units to All Completed Rental Units***      | <b>100.00</b> % | <b>100.00</b> %        | <b>1</b>               | <b>96.12</b> %  | <b>100</b>                   | <b>100</b>     |         |
| <b>Overall Ranking:</b>                                          |                 |                        | In State: <b>2 / 6</b> | Nationally:     | <b>92</b>                    | <b>94</b>      |         |
| <b>HOME Cost Per Unit and Number of Completed Units:</b>         |                 |                        |                        |                 |                              |                |         |
| Rental Unit                                                      | <b>\$16,727</b> | <b>\$30,265</b>        |                        | <b>\$27,889</b> | <b>116</b> Units             | <b>7.60</b> %  |         |
| Homebuyer Unit                                                   | <b>\$6,734</b>  | <b>\$12,954</b>        |                        | <b>\$15,632</b> | <b>1,171</b> Units           | <b>76.90</b> % |         |
| Homeowner-Rehab Unit                                             | <b>\$11,583</b> | <b>\$13,105</b>        |                        | <b>\$21,037</b> | <b>235</b> Units             | <b>15.40</b> % |         |
| TBRA Unit                                                        | <b>\$0</b>      | <b>\$2,211</b>         |                        | <b>\$3,206</b>  | <b>0</b> Units               | <b>0.00</b> %  |         |

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (216 PJs)

C = PJ's Annual Allocation is less than \$1 million (284 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*. This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

**Participating Jurisdiction (PJ):** St. Louis County Consortium MN

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

**PJ:**  
**State:\***  
**National:\*\***

| Rental   | Homebuyer | Homeowner |
|----------|-----------|-----------|
| \$72,921 | \$68,900  | \$16,165  |
| \$78,964 | \$117,176 | \$6,416   |
| \$99,461 | \$78,568  | \$23,907  |

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 4.3 %  
**National Avg:** 1.2 %

**R.S. Means Cost Index:** 1.09

| <b>RACE:</b>                             | <b>Rental %</b>                                                  | <b>Homebuyer %</b>                                               | <b>Homeowner %</b>                                               | <b>TBRA %</b>                                                   |
|------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| White:                                   | <span style="border: 1px solid black; padding: 2px;">94.0</span> | <span style="border: 1px solid black; padding: 2px;">97.7</span> | <span style="border: 1px solid black; padding: 2px;">94.9</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American:                  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.3</span>  | <span style="border: 1px solid black; padding: 2px;">1.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian:                                   | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native:           | <span style="border: 1px solid black; padding: 2px;">6.0</span>  | <span style="border: 1px solid black; padding: 2px;">1.2</span>  | <span style="border: 1px solid black; padding: 2px;">3.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Native Hawaiian/Pacific Islander:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and White: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian and White:                         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Black/African American and White:        | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| American Indian/Alaska Native and Black: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Other Multi Racial:                      | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Asian/Pacific Islander:                  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.2</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### ETHNICITY:

|          |                                                                 |                                                                 |                                                                 |                                                                 |
|----------|-----------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|
| Hispanic | <span style="border: 1px solid black; padding: 2px;">0.0</span> | <span style="border: 1px solid black; padding: 2px;">0.5</span> | <span style="border: 1px solid black; padding: 2px;">0.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
|----------|-----------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|

### HOUSEHOLD SIZE:

|                    |                                                                  |                                                                  |                                                                  |                                                                 |
|--------------------|------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| 1 Person:          | <span style="border: 1px solid black; padding: 2px;">59.5</span> | <span style="border: 1px solid black; padding: 2px;">24.3</span> | <span style="border: 1px solid black; padding: 2px;">37.4</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 2 Persons:         | <span style="border: 1px solid black; padding: 2px;">21.6</span> | <span style="border: 1px solid black; padding: 2px;">25.4</span> | <span style="border: 1px solid black; padding: 2px;">24.3</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 3 Persons:         | <span style="border: 1px solid black; padding: 2px;">11.2</span> | <span style="border: 1px solid black; padding: 2px;">24.9</span> | <span style="border: 1px solid black; padding: 2px;">15.7</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 4 Persons:         | <span style="border: 1px solid black; padding: 2px;">5.2</span>  | <span style="border: 1px solid black; padding: 2px;">18.5</span> | <span style="border: 1px solid black; padding: 2px;">12.3</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 5 Persons:         | <span style="border: 1px solid black; padding: 2px;">1.7</span>  | <span style="border: 1px solid black; padding: 2px;">5.1</span>  | <span style="border: 1px solid black; padding: 2px;">4.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 6 Persons:         | <span style="border: 1px solid black; padding: 2px;">0.9</span>  | <span style="border: 1px solid black; padding: 2px;">1.2</span>  | <span style="border: 1px solid black; padding: 2px;">3.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 7 Persons:         | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.3</span>  | <span style="border: 1px solid black; padding: 2px;">0.4</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| 8 or more Persons: | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">0.2</span>  | <span style="border: 1px solid black; padding: 2px;">2.1</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### HOUSEHOLD TYPE:

|                        |                                                                  |                                                                  |                                                                  |                                                                 |
|------------------------|------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| Single/Non-Elderly:    | <span style="border: 1px solid black; padding: 2px;">48.3</span> | <span style="border: 1px solid black; padding: 2px;">26.4</span> | <span style="border: 1px solid black; padding: 2px;">23.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Elderly:               | <span style="border: 1px solid black; padding: 2px;">15.5</span> | <span style="border: 1px solid black; padding: 2px;">1.5</span>  | <span style="border: 1px solid black; padding: 2px;">26.8</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Related/Single Parent: | <span style="border: 1px solid black; padding: 2px;">22.4</span> | <span style="border: 1px solid black; padding: 2px;">33.8</span> | <span style="border: 1px solid black; padding: 2px;">20.0</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Related/Two Parent:    | <span style="border: 1px solid black; padding: 2px;">5.2</span>  | <span style="border: 1px solid black; padding: 2px;">27.4</span> | <span style="border: 1px solid black; padding: 2px;">26.8</span> | <span style="border: 1px solid black; padding: 2px;">0.0</span> |
| Other:                 | <span style="border: 1px solid black; padding: 2px;">0.0</span>  | <span style="border: 1px solid black; padding: 2px;">10.8</span> | <span style="border: 1px solid black; padding: 2px;">1.7</span>  | <span style="border: 1px solid black; padding: 2px;">0.0</span> |

### SUPPLEMENTAL RENTAL ASSISTANCE:

|                |                                                                  |                                                                              |
|----------------|------------------------------------------------------------------|------------------------------------------------------------------------------|
| Section 8:     | <span style="border: 1px solid black; padding: 2px;">23.3</span> | <span style="border: 1px solid black; padding: 2px;">0.2</span> <sup>#</sup> |
| HOME TBRA:     | <span style="border: 1px solid black; padding: 2px;">0.0</span>  |                                                                              |
| Other:         | <span style="border: 1px solid black; padding: 2px;">59.5</span> |                                                                              |
| No Assistance: | <span style="border: 1px solid black; padding: 2px;">17.2</span> |                                                                              |

**# of Section 504 Compliant Units / Completed Units Since 2001** 4

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —  
**SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): St. Louis County Consortium

State: MN

Group Rank: 92  
 (Percentile)

State Rank: 2 / 6 PJs

Overall Rank: 94  
 (Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

| FACTOR                              | DESCRIPTION                                                   | THRESHOLD* | PJ RESULTS | RED FLAG |
|-------------------------------------|---------------------------------------------------------------|------------|------------|----------|
| 4                                   | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 77.87%   | 100        |          |
| 5                                   | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS    | < 53.90%   | 81.01      |          |
| 6                                   | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME                  | < 70%**    | 86.21      |          |
| 8                                   | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS                | < 92.09%   | 100        |          |
| "ALLOCATION-YEARS" NOT DISBURSED*** |                                                               | > 2.415    | 0.12       |          |

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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